DOCKET ALARM

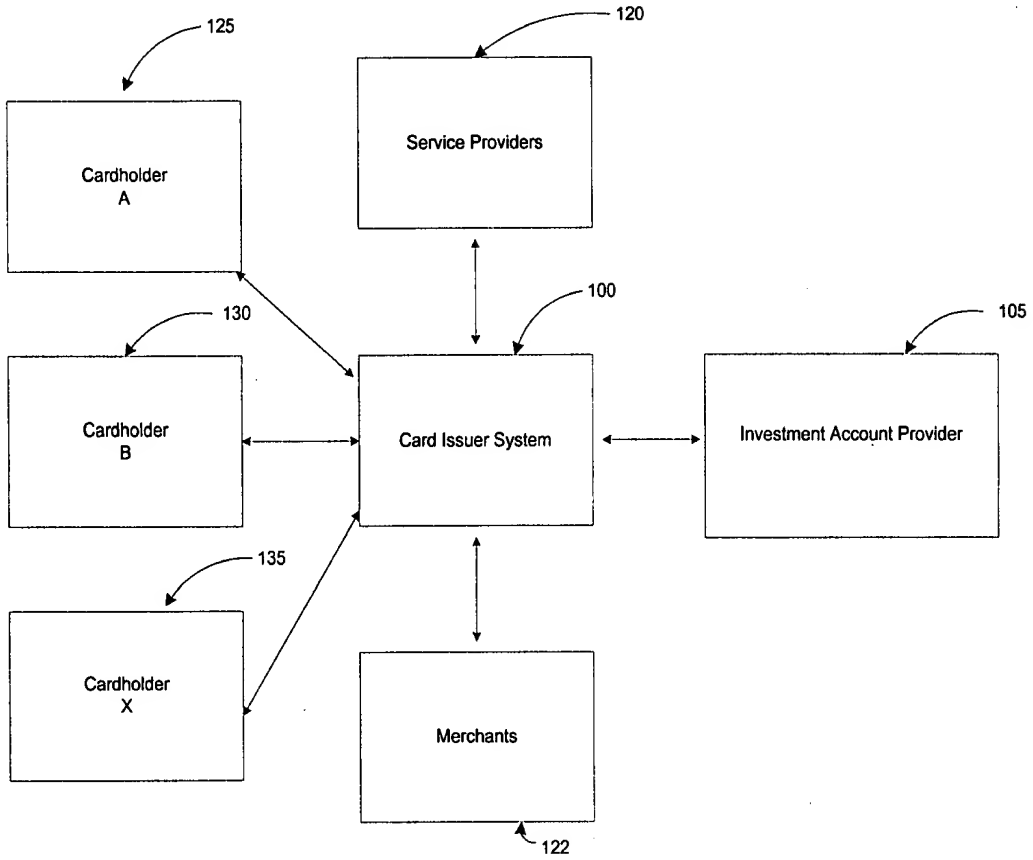

Figure 1

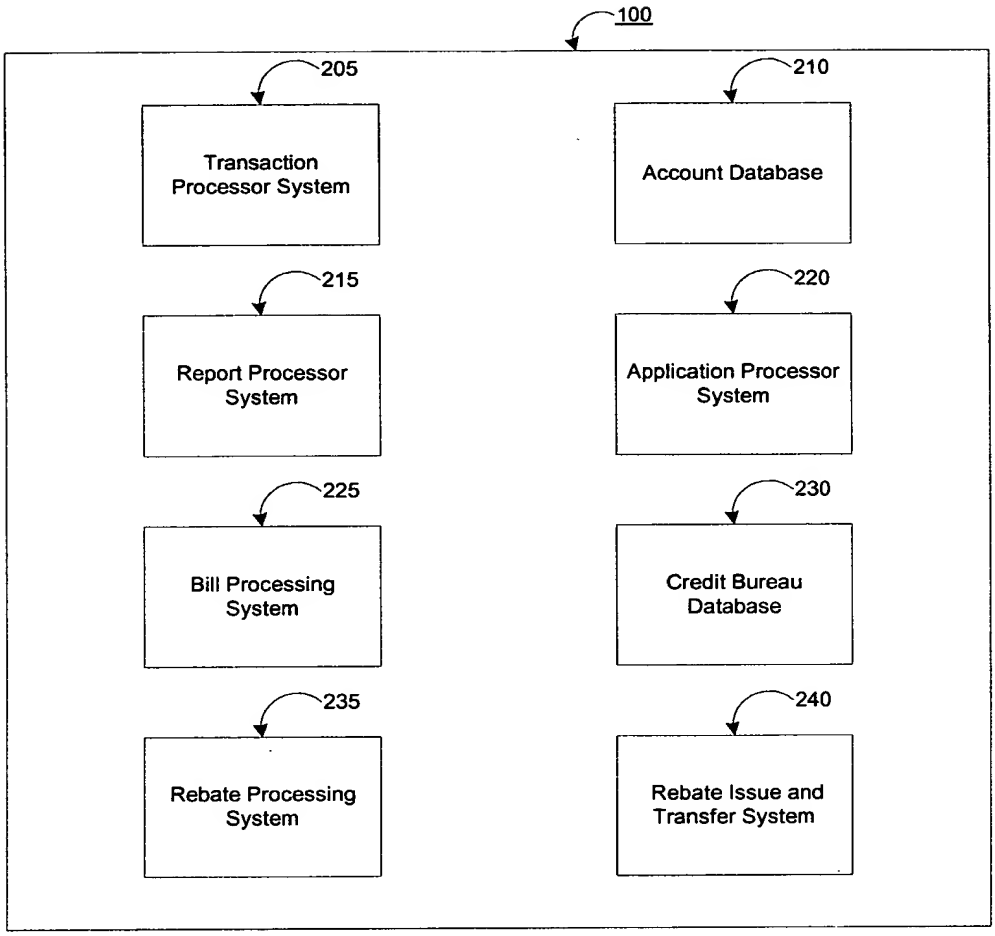
100
205
Transaction Processor System
210
Account Database
215
Report Processor System
220
Application Processor System
225
Bill Processing System
230
Credit Bureau Database
235
Rebate Processing System
240
Rebate Issue and Transfer System

Figure 2

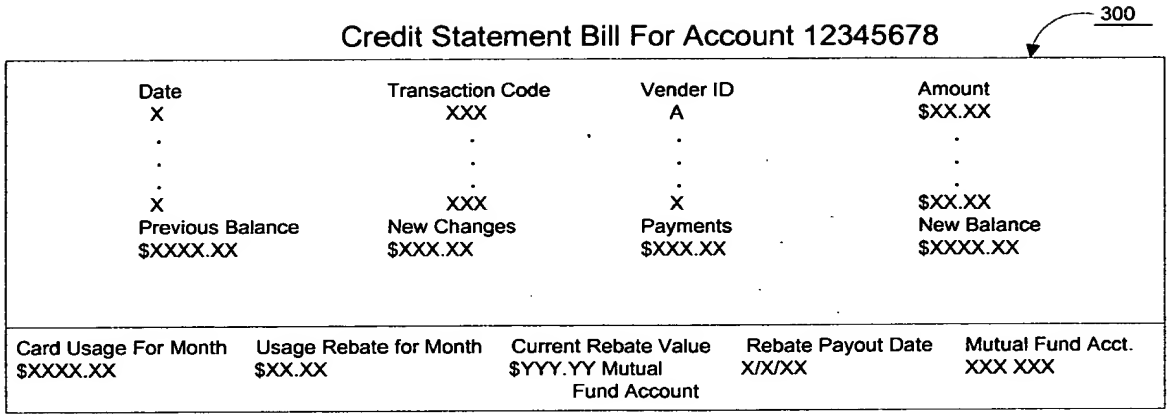

Figure 3

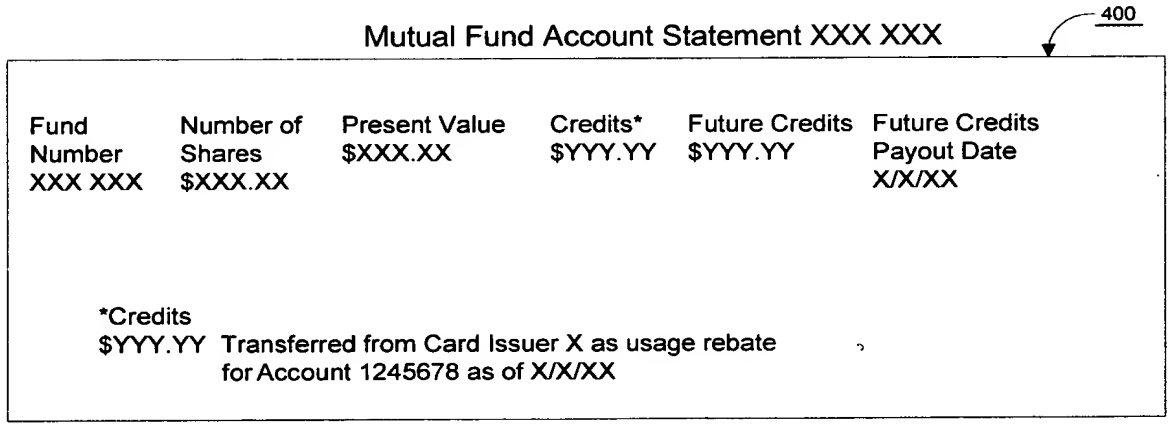

Figure 4

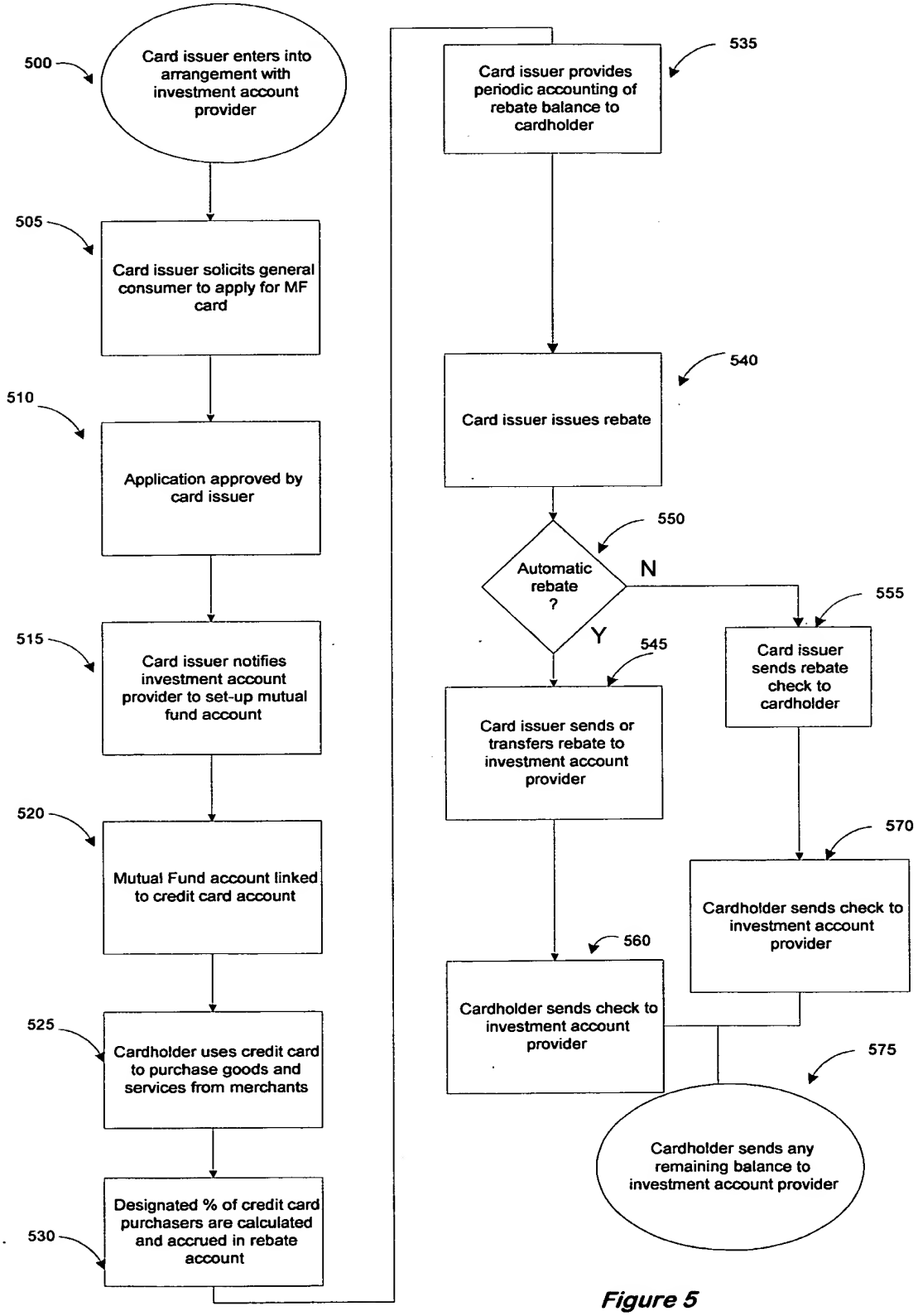
500
Card issuer enters into arrangement with investment account provider
505
Card issuer solicits general consumer to apply for MF card
510
Application approved by card issuer
515
Card issuer notifies investment account provider to set-up mutual fund account
520
Mutual Fund account linked to credit card account
525
Cardholder uses credit card to purchase goods and services from merchants
530
Designated % of credit card purchasers are calculated and accrued in rebate account
535
Card issuer provides periodic accounting of rebate balance to cardholder
540
Card issuer issues rebate
550
Automatic rebate ?
N
Y
555
Card issuer sends rebate check to cardholder
545
Card issuer sends or transfers rebate to investment account provider
570
Cardholder sends check to investment account provider
560
Cardholder sends check to investment account provider
575
Cardholder sends any remaining balance to investment account provider

Figure 5